304.20-047 Cancellation, nonrenewal, or premium increase because of simple coverage inquiry prohibited.

No insurer shall cancel, refuse to renew, or increase the premium on an automobile liability insurance policy or a homeowner's insurance policy solely as the result of an inquiry related to the insured's coverage which does not reasonably apprise the insurer of a claim.

Effective: July 12, 2012

History: Created 2012 Ky. Acts ch. 116, sec. 6, effective July 12, 2012.